

Certificate Number: 13858-PAM-DE-037964061

Bankruptcy Case Number: 18-03530



13858-PAM-DE-037964061

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 23, 2023, at 5:43 o'clock PM EST, Daniel J. Stout completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 23, 2023 By: /s/Edwin G. Calderon

Name: Edwin G. Calderon

Title: Vice President